



Office of Retirement Services

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www.michigan.gov/ors

State Retiree Health, Dental, Vision, and Life Insurance Options

This form outlines the insurance options available to retirees of the State Employees' and the State Police Retirement Systems. Please read it carefully as you make decisions about your continued insurance coverage, and be sure to keep it on hand as a reference for insurance contact information and numbers.

State-sponsored health, dental, and vision insurance is available immediately at retirement for you and your eligible dependents. If you decide not to enroll in the insurance(s) at retirement, you may enroll later by requesting an application from the Office of Retirement Services (ORS). However, your coverage will not begin until six months following the first day of the month in which ORS receives your completed application unless you have a change in family status or an involuntary loss of other group coverage.

If you wish to enroll in the insurance(s), complete the Group Insurance Application (form R329M) and return to ORS at the address above. To enroll in an HMO, you must complete the HMO's application form and return to ORS at the address above. See State HMO Plans on page 2. Insurance applications are sent to the carriers one month prior to your insurance effective date. If you do not receive your insurance card(s) by your effective date, please contact the insurance carrier directly.

For a schedule of rates, see State Insurance Plan Rates (form R192M).

State Health Plan (Group Number 81828)

CARRIERS There are three insurance carriers associated with the retiree group of the State Health Plan: Blue Cross Blue Shield of Michigan (BCBSM), Magellan Behavioral Health for mental health care, and Express Scripts for pharmacy and mail order prescriptions.

The Basic (hospital) and Major Medical benefits of the State Health Plan are administered by BCBSM. Effective January 1, 2003, this plan became a Preferred Provider Organization, or PPO. Your coverage as a retiree is generally the same as your coverage as an active state employee. For benefit information, contact **Blue Cross Blue Shield of MI** at **800-843-4876**, or go to **www.bcbsm.com**.

The mental health benefits of the State Health Plan are administered by Magellan Behavioral Health. For benefit information call **866-503-3158**, or go to **www.magellanassist.com**.

Enrollees in the State Health Plan will receive an Express Scripts card that covers their retail and mail order prescription benefits. Mail order prescriptions are filled through **Express Scripts**. Contact **Express Scripts** at **800-505-2324**, or go to **www.express-scripts.com** to obtain the mail order packet.

MEDICARE Your state-sponsored health plan will change to a Medicare supplemental policy as soon as you are eligible for Medicare (at age 65 or after two years of social security disability eligibility). The Social Security Administration will contact you and your spouse/dependents when you become eligible for Medicare Parts A (hospital) and B (medical). Because your state coverage will then be a supplement to your Medicare coverage, you'll want to be sure to sign up for both Part A and B.

If you or your covered spouse are enrolled in Medicare, the state pays your full State Health Plan premiums for you and everyone on your contract. However, if you or your spouse qualify for Medicare prior to age 65 OR you are a State Police retiree, you must send ORS a copy of the Medicare card along with your social security number so that your premiums can be adjusted. ***It is your responsibility to notify ORS promptly when you enroll.*** ORS cannot make adjustments for premiums paid prior to receipt of your Medicare card.

STATE HEALTH PLAN ID CARDS BCBSM will issue a State Health Plan ID card that indicates the type of coverage you have. It is issued in the name and social security number of the pension recipient. You will automatically be enrolled in the Express Script's mail order pharmacy. Mail your prescription directly to Express Scripts with an order form.

State HMO Plans

There are eight Health Maintenance Organizations (HMOs), serving different areas of the state, available to retirees. They are:

Blue Care Network (East, Southeast, Great Lakes West, and Mid-Michigan)	800-662-6667	www.bcbsm.com/bcn
Care Choices Health Plan	800-852-9780	www.carechoices.com
Health Alliance Plan	800-422-4641	www.hapcorp.org
HealthPlus	800-332-9161	www.healthplus.com
M-Care (Genesee County)	800-658-8878	www.mcare.org
Physician's Health Plan of Mid-Michigan (Lansing)	800-832-9186	www.phpmm.org
Physician's Health Plan of South Michigan (Jackson)	800-394-7569	www.phpcares.com
Priority Health	800-446-5674	www.priority-health.com

If you wish to enroll in one of these HMOs, please contact the HMO to request an application. The completed application should be sent to ORS with your completed Group Insurance Application (R329M). If you have not received your ID card in 4-6 weeks or if you have any questions about benefits, contact the HMO directly.

Dental Insurance (Group Number 8600)

A state-sponsored dental insurance plan is available at retirement through Delta Dental of Michigan (Group Number 8600). The company issues ID cards. Questions about receiving your dental insurance cards should be directed to **Delta Dental** at **800-524-0150**. Additional information can be found at **www.deltadentalmi.com**.

Vision Coverage (BC/BS Group Number 81828)

Blue Cross Blue Shield of Michigan is the current vision insurance carrier. The company issues Vision Plan ID cards, but if you are covered under the State Health Plan, you may receive only one card that shows both your health and vision plan coverages. Questions about receiving your vision insurance cards should be directed to **BCBSM** at **800-843-4876**.

Life Insurance (Group Policy GLG-5050)

You and your currently covered dependent(s) are eligible to continue your life insurance policy at no cost if you were enrolled in the policy immediately prior to your retirement date. The amount of your life insurance is 25% of the amount you carried while working, and your dependent's coverage is \$1,000 regardless of the amount carried while you were employed.

You do not need to take any action to enroll. However, be sure to keep your beneficiary designation current by completing the Retiree Life Insurance Beneficiary Designation Form (UG2787). Please note that someone other than the beneficiary must sign the form as a witness.

The Department of Civil Service holds the only copy of this group policy. However, prior to receipt of your first pension check you will receive a letter from ORS stating the amount of your retiree life insurance. Please keep this letter with your important records since it serves as verification of your coverage.

CONVERSION RIGHTS Within 30 days of retirement, you may convert the remaining 75% of your "active" life insurance to a private direct pay policy. You may also convert the amount by which the dependent policy was reduced. Rates and the conversion application can be obtained from your human resource office. That office will be required to complete a portion of the conversion application. If your human resource office does not have current procedures to complete their portion of the application, they should contact the Employee Benefits Division at 517-373-7977 or toll free at 800-505-5011.

OTHER LIFE/ACCIDENTAL DEATH POLICIES With the exception of CIGNA policy number 61513-2 (available only to state police retirees), policy number GLG-5050 is the only life insurance policy whose contract allows continuation of coverage through ORS. Direct questions regarding continuation of other life or accidental death policies must to either your human resource office or the insurance carrier.